

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
JEREMY B. SHEPHERD) Case No. 24-20435 CMB
JENNIFER N. SHEPHERD,)
Debtor(s).) Chapter 13
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Debtor

☐ a motion to lift stay
as to creditor _____

☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☒ Chapter 13 Plan dated February 23, 2024

☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

☒ Debtor's Plan payments shall be changed from \$ 2,384.00 to
\$ 2,490.00 per month, effective February 2025 ; and/or the Plan term
shall be changed from _____ months to _____ months. .

☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the
Trustee or a party in interest may file with the Court and serve upon Debtor and

Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

☐ Debtor shall file and serve _____ on or before
_____.

☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.

☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

☒ Other:

- Sallie Mae Claim #5 student loans specially classified at \$25.00/mo.
- Sallie Mae Claim #6 student loans specially classified at \$25.00/mo.
- Sallie Mae Claim #7 student loans specially classified at \$25.00/mo.
- Aidvantage Claim #22 student loans specially classified at \$25.00/mo.
- US Dept. of Education Claim # 23 student loans specially classified at \$25.00/mo.
- US Dept. of Education/Mohela Claim # 24 student loans specially classified at \$25.00/mo.
- Navient listed in section 5.3 of the original plan will no longer receive payments as this debt is now represented by claim 23. All prior payments on this debt were proper.
- Legal fees of \$500.00 have been added. These additional legal fees do not exceed the Court's "no-look" fee.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 26th day of February, 2025.

Dated: February 26, 2025


United States Bankruptcy Judge **dmr**

Stipulated by:

/s/ Kenneth Steidl
Counsel to Debtor
Kenneth Steidl, Esquire
STEIDL & STEINBERG
436 Seventh Avenue, Suite 322
Pittsburgh, PA 15219
(412) 391-8000
PA I. D. No. 34965
ken.steidl@steidl-steinberg.com

Stipulated by:

/s/ James Warmbrodt
Counsel to Chapter 13 Trustee

FILED
2/26/25 11:21 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Jeremy B. Shepherd
Jennifer N. Shepherd
Debtors

Case No. 24-20435-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 26, 2025

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy B. Shepherd, Jennifer N. Shepherd, 26 Arlor Drive, Pittsburgh, PA 15214-2139
15688577	+ PNC Financial, PO Box 71335, Cleveland, OH 44191-0535
16424992	+ US Department of Education/MOHELA 633 Spirit Drive, Chesterfield MO 63005-1243
15688592	Western PA Surgery Center, 6001 Stonewood Drive, Wexford, PA 15090-7380

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 27 2025 01:51:10	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 27 2025 03:46:23	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 27 2025 00:36:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Feb 27 2025 02:33:13	Wells Fargo Bank, N.A., 11625 N. Community House Rd, Charlotte, NC 28277-1581
15688531	^ MEBN	Feb 27 2025 00:20:14	Aidvantage, Po Box 3229, Wilmington, DE 19804-0229
15688534	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 27 2025 01:40:04	Aidvantage, Attn: Bankruptcy, Po Box 9635, Wiles-Barr, PA 18773-9635
15804984	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 27 2025 03:46:19	Aidvantage on behalf of, Dept of Ed Loan Services, P.O. Box 300001, Greenville, TX 75403-3001
15688537	^ MEBN	Feb 27 2025 00:20:22	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15688538	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15688542	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15714538	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 27 2025 00:36:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15688547	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 27 2025 03:46:19	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 58

15688546	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 27 2025 02:02:08	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
15688548	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2025 01:29:09	Chase Auto Finance, 900 Stewart Ave, Garden City, NY 11530-4891
15688549	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2025 01:15:29	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15688550	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:29:18	Citi Card/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
15688551	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:28:53	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
15688552	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 02:01:56	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15688553	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:29:30	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15709729	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 02:01:54	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15688554	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:28:54	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
15688555	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:39:55	Citibank/Sears, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15688556	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 27 2025 01:28:42	Citicards/CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15691338	Email/Text: mrdiscen@discover.com	Feb 27 2025 00:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15688560	+ Email/Text: mrdiscen@discover.com	Feb 27 2025 00:36:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15688561	+ Email/Text: mrdiscen@discover.com	Feb 27 2025 00:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15711382	+ Email/Text: jdryer@bernsteinlaw.com	Feb 27 2025 00:36:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15704340	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:54:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15700421	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 27 2025 01:15:37	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15692938	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 01:29:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15688563	Email/Text: EBN@Mohela.com	Feb 27 2025 00:36:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
15688562	^ MEBN	Feb 27 2025 00:20:51	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15706695	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 27 2025 00:53:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15688564	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2025 00:36:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15708489	Email/Text: nsm_bk_notices@mrcooper.com	Feb 27 2025 00:36:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
15688565	+ Email/PDF: ADVS_EBN_BKR_AUTO@adv.aidvantage.com		

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 58

		Feb 27 2025 01:40:04	Navient, Po Box 300001, Greenville, TX 75403-3001
15688571	+ Email/PDF: bankruptcy_prod@navient.com		
		Feb 27 2025 01:40:19	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15710283	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15709464	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15688578	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	PNC Financial, 1 Financial Pkwy, Kalamazoo, MI 49009
15688579	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
15688582	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
15688581	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	PNC Financial Services, PO Box 747032, Pittsburgh, PA 15274
15688584	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
15688583	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 27 2025 00:36:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15688586	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 27 2025 02:02:01	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15688585	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 27 2025 01:51:10	Synchrony Bank/Care Credit, Po Box 71757, Philadelphia, PA 19176-1757
15688588	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 27 2025 01:15:34	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15688587	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Feb 27 2025 01:15:31	Synchrony Bank/Sams Club, Po Box 71727, Philadelphia, PA 19176-1727
15712645	Email/Text: bncmail@w-legal.com		
		Feb 27 2025 00:37:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
15688589	+ Email/Text: bncmail@w-legal.com		
		Feb 27 2025 00:37:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15688590	+ Email/Text: bncmail@w-legal.com		
		Feb 27 2025 00:37:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15805044	+ Email/Text: EBN@edfinancial.com		
		Feb 27 2025 00:36:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15688591	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com		
		Feb 27 2025 02:21:39	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		Nationstar Mortgage LLC
cr		PNC BANK, NATIONAL ASSOCIATION
15688557		Daughter
15688558		Daughter
15688559		Daughter
15705949		Sallie Mae P.O. Box 3319 Wilmington DE 19804
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15688532	*+	Aidvantage, Po Box 3229, Wilmington, DE 19804-0229

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 58

15688533	*+	Aidvantage, Po Box 3229, Wilmington, DE 19804-0229
15688535	*+	Aidvantage, Attn: Bankruptcy, Po Box 9635, Wiles-Barr, PA 18773-9635
15688536	*+	Aidvantage, Attn: Bankruptcy, Po Box 9635, Wiles-Barr, PA 18773-9635
15688539	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15688540	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15688541	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15688543	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15688544	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15688545	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15688566	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15688567	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15688568	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15688569	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15688570	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15688572	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15688573	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15688574	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15688575	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15688576	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15688580	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222

TOTAL: 7 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Jeremy B. Shepherd julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Jennifer N. Shepherd julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Feb 26, 2025

Form ID: pdf900

Total Noticed: 58

Roger Fay

on behalf of Creditor Nationstar Mortgage LLC rfay@alaw.net bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Ryan Starks

on behalf of Creditor Wells Fargo Bank N.A. Ryan.Starks@brockandscott.com, wbecf@brockandscott.com

Stephen Russell Franks

on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 10